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AGENTS' QUESTIONS & ANSWERS

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Maine and Rhode Island even exclude a vehicle that is available for my use. In those states, could the concept of my daughter's vehicle being available for my use preclude my ability to reach back to my own auto limits? As Clint Eastwood would say, "How lucky do you feel?"

Also, you must consider the personal umbrella status. If the situation of vehicle usage in a family could possibly create a gap in the personal umbrella auto limits requirement, you will have a real problem and a possible E&O situation!

Even if your auto policy will respond for you, what will it do for other family members using "fellow" family mem-

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New surplus lines education program debuts Doris L. Hoopes, CPCU, December 14

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ber vehicles? What if my son Charlie, who lives with me but does not own an auto, uses my daughter Erin's vehicle? (She carries only 25/50/25, remember.) Can Charlie expect to come back to my auto . . . and also my umbrella? No, Charlie will not be able to come back to my auto policy when he is driving a family member's vehicle. He will have only Erin's lower limits to cover him.

Could Charlie still count on my umbrella? Possibly, depending on the definition of insured . . . but there will be a major coverage gap between the 25/50/25 limits and the umbrella maintenance requirement.

These issues happen all the time. Make sure that you are safeguarding your insureds from these disasters. Your best bet is to always suggest similar limits for all household vehicles regardless of ownership.

